

<b>Information to identify the case:</b>			
Debtor 1:	<b>Raymond Dolci</b>		Social Security number or ITIN: xxx-xx-5165
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/13/21
Case number:	21-10248-MBK		Date case converted to chapter: 7 9/24/21

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Raymond Dolci	
2. All other names used in the last 8 years	aka Raymond Dolci Jr	
3. Address	359 Colonial Dr Toms River, NJ 08753-4259	
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800 Email: bkclient@straффilaw.com
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Raymond Dolci**

Case number **21-10248-MBK**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 9/27/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>October 20, 2021 at 10:00 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Raymond Dolci  
Debtor

Case No. 21-10248-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 27, 2021

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2021:

Recip ID	Recipient Name and Address
db	Raymond Dolci, 359 Colonial Dr, Toms River, NJ 08753-4259
519072139	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
519072157	JCP&L, PO Box 3687, Akron, OH 44309-3687
519113737	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519128012	+ Jersey Central Power & Light, 101 Crawford's Corner Road, Building #1 Suite 1-511, Holmdel, NJ 07733-1976
519072159	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519072162	+ NJ Natural Gas Co., PO Box 1378, Wall, NJ 07719-1378
519144178	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
519072160	Nationstar/mr Cooper, 350 Highland St, Houston, TX 77009-6623
519072161	Nationwide Credit, Inc., 2002 Summit Blvd, Suite 600, Atlanta, GA 30319-1559
519112059	+ New Jersey National Gas, 1415 Wykoff Rd., POB 1378, Wall, NJ 07719-1378
519108953	+ PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801-5148
519072163	Phillips & Cohen, 1002 Justison St, Wilmington, DE 19801-5148
519072166	+ Quest Diagnostics, PO Box 1235, Elmsford, NJ 10523-0935
519072167	Suez, 64 Devoe Pl, Hackensack, NJ 07601-6105
519072174	The Children's Hospital Of Philadelphia, Physician Billing, PO Box 788017, Philadelphia, PA 19178-8017
519072175	+ Toms River Municipal Utilities Authority, 340 West Water Street, Toms River, NJ 08753-6533

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bkclient@straffilaw.com	Sep 27 2021 20:34:00	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755
tr	+ EDI: BJMMCDONNELLIII.COM	Sep 28 2021 00:33:00	John Michael McDonnell, John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 27 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 27 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519072138	EDI: BANKAMER.COM	Sep 28 2021 00:33:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519072137	EDI: BANKAMER.COM	Sep 28 2021 00:33:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413
519072142	EDI: CCS.COM	Sep 28 2021 00:33:00	CCS, PO Box 55126, Boston, MA 02205-5126
519102056	EDI: CRFRSTNA.COM	Sep 28 2021 00:33:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
519072141	EDI: CITICORP.COM	Sep 28 2021 00:33:00	Cbna, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519072140	EDI: CITICORP.COM		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Sep 27, 2021

Form ID: 309A

Total Noticed: 58

519072144	EDI: CITICORP.COM	Sep 28 2021 00:33:00	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519072145	EDI: CITICORP.COM	Sep 28 2021 00:33:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519072146	+ Email/Text: mediamanagers@clientservices.com	Sep 28 2021 00:33:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
519072147	EDI: COMCASTCBLCENT	Sep 27 2021 20:34:00	Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816
519072148	Email/Text: ebn@rwjbh.org	Sep 28 2021 00:33:00	Comcast, PO Box 70219, Philadelphia, PA 19176-0219
519072149	EDI: CCS.COM	Sep 27 2021 20:34:00	Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
519072150	EDI: CRFRSTNA.COM	Sep 28 2021 00:33:00	Credit Collection Serv, PO Box 710, Norwood, MA 02062-0710
519072151	EDI: CRFRSTNA.COM	Sep 28 2021 00:33:00	Credit First N A, PO Box 81315, Cleveland, OH 44181-0315
519072152	Email/Text: kthompson@crowndasset.com	Sep 28 2021 00:33:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
519072153	Email/PDF: DellBKNotifications@resurgent.com	Sep 27 2021 20:34:00	Crown Asset Managment, LLC, 3100 Breckinridge Blvd # 725, Duluth, GA 30096-7605
519072155	EDI: DISCOVER.COM	Sep 27 2021 20:43:34	Dell Financial Services, Attn: Bankruptcy, PO Box 81577, Austin, TX 78708-1577
519072154	Email/PDF: DellBKNotifications@resurgent.com	Sep 28 2021 00:33:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
519072156	EDI: DISCOVERPL	Sep 27 2021 20:43:28	Dfs/webbank, PO Box 81607, Austin, TX 78708-1607
519072143	EDI: JPMORGANCHASE	Sep 28 2021 00:33:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
519072158	EDI: JPMORGANCHASE	Sep 28 2021 00:33:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519072164	Email/Text: bankruptcy@prosper.com	Sep 28 2021 00:33:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519072165	Email/Text: bankruptcy@prosper.com	Sep 27 2021 20:34:00	Prosper Funding LLC, 221 Main St Ste 300, San Francisco, CA 94105-1909
519137901	EDI: Q3G.COM	Sep 27 2021 20:34:00	Prosper Marketplace In, 221 Main St, San Francisco, CA 94105-1906
519072168	EDI: RMSC.COM	Sep 28 2021 00:33:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519072169	EDI: RMSC.COM	Sep 28 2021 00:33:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
519074147	+ EDI: RMSC.COM	Sep 28 2021 00:33:00	Synchrony Bank, PO Box 530948, Atlanta, GA 30353-0948
519072170	EDI: RMSC.COM	Sep 28 2021 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519072171	EDI: RMSC.COM	Sep 28 2021 00:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519128999	EDI: TDBANKNORTH.COM	Sep 28 2021 00:33:00	Synchrony Bank/Lowe's, PO Box 530914, Atlanta, GA 30353-0914
		Sep 28 2021 00:33:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Sep 27, 2021

Form ID: 309A

Total Noticed: 58

		Hertzel LLP, 70 Gray Road, Falmouth, ME 04105	
519072172	EDI: TDBANKNORTH.COM	Sep 28 2021 00:33:00	Td Bank, Attn: Bankruptcy/TD Card Svcs, PO Box 84037, Columbus, GA 31908-4037
519072173	EDI: TDBANKNORTH.COM	Sep 28 2021 00:33:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744
519134359	+ EDI: AIS.COM	Sep 28 2021 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519072177	EDI: VERIZONCOMB.COM	Sep 28 2021 00:33:00	Verizon, PO Box 489, Newark, NJ 07101-0489
519072176	+ EDI: VERIZONCOMB.COM	Sep 28 2021 00:33:00	Verizon, PO Box 15124, Albany, NY 12212-5124
519072178	+ Email/Text: bankruptcyxfcu@kinecta.org	Sep 27 2021 20:34:00	Xceed Financial Credit Union, ATTN: Bankruptcy Dept./Silvia Mendez, 888 N Nash St, El Segundo, CA 90245-2879
519072179	Email/Text: bankruptcyxfcu@kinecta.org	Sep 27 2021 20:34:00	Xceed Financial Fcu, 888 N Nash St, El Segundo, CA 90245-2826

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2021

Signature: /s/Joseph Speetjens